

FOR UTILITY
ORIGINAL
DECLARATION

RULE 63 (37 C.F.R. 1.63)
DECLARATION AND POWER OF ATTORNEY
FOR PATENT APPLICATION
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

As a below named inventor, I hereby declare that my residence, post office address and citizenship are as stated below next to my name, and I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the INVENTION ENTITLED FINANCIAL INVESTMENT ADVICE SYSTEM AND METHOD, the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose all information known to me to be material to patentability as defined in 37 C.F.R. 1.56. Except as noted below, I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT International Application which designated at least one other country than the United States, listed below and have also identified below any foreign application for patent or inventor's certificate, or PCT International Application, filed by me or my assignee disclosing the subject matter claimed in this application and having a filing date (1) before that of the application on which priority is claimed, or (2) if no priority claimed, before the filing date of this application:

PRIOR FOREIGN APPLICATION(S)

Number	Country	Filed	Date First Laid Open Or Published	Date Patented or Granted	Priority Claimed

Except as noted below, I hereby claim domestic priority benefit under 35 U.S.C. 119(e) or 120 and/or 365(c) of the indicated United States applications listed below and PCT international applications listed above or below and, if this is a continuation-in-part (CIP) application, insofar as the subject matter disclosed and claimed in this application is in addition to that disclosed in such prior applications, I acknowledge the duty to disclose all information known to me to be material to patentability as defined in 37 C.F.R. 1.56 which became available between the filing date of each such prior application and the national or PCT international filing date of this application:

PRIOR U.S. PROVISIONAL, NONPROVISIONAL AND/OR PCT APPLICATION(S)

Application Number	Filed	Status	Priority Claimed
60/491,287	July 31, 2003	pending, abandoned, patented	Yes

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

And I hereby appoint Pillsbury Winthrop LLP, Intellectual Property Group, (to whom all communications are to be directed), and persons of that firm who are associated with USPTO Customer No. 00909 individually and collectively my attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith and with the resulting patent, and I hereby authorize them to delete from that Customer No. names of persons no longer with their firm, to add new persons of their Firm to that Customer No., and to act and rely on instructions from and communicate directly with the person/assignee/attorney/firm/ organization who/which first sends/sent this case to them and by whom/which I hereby declare that I have consented after full disclosure to be represented unless/until I instruct the above Firm and/or an attorney of that Firm in writing to the contrary.

Power of Attorney to Customer Number

00909

INVENTOR'S SIGNATURE:

Date:

3/31/04

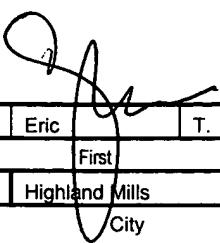
Name	Marc	C.	Zeitoun
First		Middle Initial	Family Name
Residence	New York	NY	United States
City		State/Foreign Country	Country of Citizenship
Mailing Address	157 East 32nd Street, Apt. 20C, New York, NY 10016		

INVENTOR'S SIGNATURE:

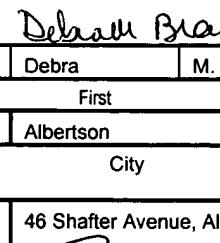
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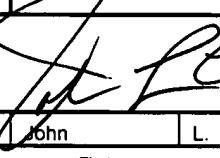
Name	Phillip	K.	Hsu
First		Middle Initial	Family Name
Residence	Ho Ho Kus	NJ	United States
City		State/Foreign Country	Country of Citizenship
Mailing Address	78 Lakewood Avenue, Ho Ho Kus, NJ 07423		

INVENTOR'S SIGNATURE: Date: 3/31/04

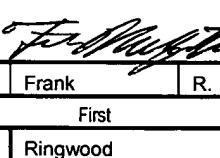
Name	Eric	T.	Jones
	First	Middle Initial	Family Name
Residence	Highland Mills	NY	United States
	City	State/Foreign Country	Country of Citizenship
Mailing Address	24 Jill Road, Highland Mills, NY 10930		

INVENTOR'S SIGNATURE: Date: 3/31/2004

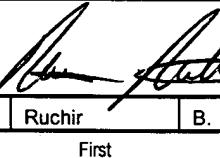
Name	Debra	M.	Braito
	First	Middle Initial	Family Name
Residence	Albertson	NY	United States
	City	State/Foreign Country	Country of Citizenship
Mailing Address	46 Shafter Avenue, Albertson, NY 11507		

INVENTOR'S SIGNATURE: Date: 4.8.04

Name	John	L.	Lang
	First	Middle Initial	Family Name
Residence	Montgomery	NJ	United States
	City	State/Foreign Country	Country of Citizenship
Mailing Address	47 Hills Drive, Montgomery, NJ 08502		

INVENTOR'S SIGNATURE: Date: 3/31/04

Name	Frank	R.	Malfatto
	First	Middle Initial	Family Name
Residence	Ringwood	NJ	United States
	City	State/Foreign Country	Country of Citizenship
Mailing Address	11 Walker Drive, Ringwood, NJ 07456		

INVENTOR'S SIGNATURE: Date: 3/31/04

Name	Ruchir	B.	Raikundalia
	First	Middle Initial	Family Name
Residence	Hazlet	NJ	United States
	City	State/Foreign Country	Country of Citizenship
Mailing Address	14 Union Hill Lane, Hazlet, NJ 07730		

INVENTOR'S SIGNATURE: Thomas J. Barron Date: 4/5/04

Name	Thomas	S.	Barron
	First	Middle Initial	Family Name
Residence	Scarsdale	NY	United States
	City	State/Foreign Country	Country of Citizenship
Mailing Address	52 Sprain Valley Road, Scarsdale, NY 10583		

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